

# 2020

## Total Wellness Program



# St. Louis County Total Wellness/ Total Transformation 2020 Program Guide

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## About the Program

Welcome to Employee Wellness at St. Louis County. The Total Wellness program offers you many ways to become involved. We offer five categories of wellness so that everyone feels they can participate in some way. **Not all sections are required to be completed to receive the end of year incentive however; note the three sections that are mandatory (see page 5).**

1. *"I Choose Prevention"* is geared towards encouraging you to take preventative steps in keeping yourself healthy, such as physical exams and screenings.
2. *"I Choose a Healthy Lifestyle"* is taking time for you to learn about your health and to encourage you to have an active and safe lifestyle.
3. *"I Choose a Healthy Community"* helps you find ways to help in your community. The simple act of helping has been shown to make people feel happier with their lives.
4. *"I Choose Financial Wellness"* helps you find ways to manage your finances and have a healthy bottom line.
5. *"I Choose Healthy Programs"* provides you with opportunities to participate in some fun and healthy programs.

## Who Can Participate?

All employees and family members over the age of 18 and retirees on our health plan are encouraged to participate in the St. Louis County Wellness program.

## How do I Enroll?

You can enroll in the program anytime. Please visit the Wellness site located on the County intranet site under Human Resources, Benefits, Wellness tab. Here, you may print program details and registration form. Please send registration form to Laura Prail at the Duluth GSC room 200. For questions, you may contact Laura at ext. 2133 or [prail@stlouiscountymn.gov](mailto:prail@stlouiscountymn.gov).

### **What is the cost?**

There is no cost for this program.

### **What parts are mandatory?**

There are three mandatory sections. You must complete these areas to be eligible for the Visa gift card prize at the end of the year. The three areas are:

1. Biometrics – you must have your biometric screenings done. You can complete this at the onsite biometric screenings offered by the county or in your doctor's office. These include blood pressure, total cholesterol (HDL and LDL), glucose, triglycerides, height and weight.
2. The online health risk assessment through ShareCare called "Real Age". The Real Age Assessment is a scientifically-based health risk assessment personalized for you to help create a healthy life. You may also complete an alternative assessment such as the American Heart Associations' My Life Check. For registration/access information see page 6.
3. One additional age appropriate health screening must be completed (not including the biometric screenings). You will find a list of screenings in the pages ahead and/or visit [www.bluecrossonline.com](http://www.bluecrossonline.com) for a current list specific to your age and gender.

## **I Choose Prevention**

### **Onsite biometric screening- \*Mandatory Section**

St. Louis County will be offering onsite screenings for blood pressure, total cholesterol (HDL and LDL), triglycerides, glucose, height and weight. Screenings will be scheduled in Duluth, Pike lake, Virginia, Hibbing and Ely. You can also have these screenings done at your doctor's office.

### **ShareCare "Real Age" Health Risk Assessment - \*Mandatory Section**

Sharecare is a health and wellness engagement platform that provides consumers with personalized information, programs and resources to improve their health. The personalized information is based on

responses to the RealAge Assessment, the company's scientifically-based health risk assessment. Your Sharecare profile is a living, breathing, evolving story of your health. Based on your RealAge results, the expert resources, guidance and programs are all personalized for you to create a healthy life, lived to the fullest. To register log into your BlueCross Blue Shield account at [www.bluecrossmnonline.com](http://www.bluecrossmnonline.com). From there you can connect to ShareCare. You may also learn all you need to know by visiting the county intranet site or internet site. Find Human Resources department, benefits, and then wellness (found under wellness). If you do not carry SLC BlueCross insurance you may also complete an alternative assessment such as the American Heart Associations' My Life Check assessment found on their website (Employee Access Code: SLC001).

You will need to know some key health measurements before you take this assessment. Specifically, you will need to know your blood pressure, total cholesterol (HDL and LDL), glucose and triglycerides, height and weight. St. Louis County will be offering on site screenings for all of these each year. Once you've completed the online health assessment, place a ✓ in the corresponding box on you online wellness card.

### Monthly self-exams, dental visits and other age appropriate screenings

Regular checkups and age-appropriate screenings CAN improve your health and reduce premature death and disability. You should consult your health care provider about the benefits of earlier screenings, especially if you are a member of a high risk group or have a family history of disease. If you complete any of these screenings, please put a ✓ in the box on your online wellness card in the appropriate category. Updated screenings may also be found at [www.bluecrossmnonline.com](http://www.bluecrossmnonline.com).

#### Age appropriate screenings both Men and Women

Checkup and Screenings	When?	Ages 20-39	40-49	50+
<b>PHYSICAL EXAM:</b> Review overall health status, perform a thorough physical exam and discuss health related topics.	Every 3 years	✓		
	Every 2 years		✓	
	Every year			✓
<b>BLOOD PRESSURE:</b> High blood pressure (Hypertension) has no symptoms, but can cause permanent damage to body	Every year	✓	✓	✓

organs.				
<b>TB SKIN TEST:</b> Should be done on occasion of exposure or suggestive symptoms at direction of physician. Some occupations may require more frequent testing for public health indications.	Every 5 years	✓	✓	✓
<b>BLOOD TESTS &amp; URINALYSIS:</b> Screens for various illnesses and diseases (such as cholesterol, diabetes, kidney or thyroid dysfunction) before symptoms occur.	Every 3 years  Every 2 years  Every year	✓	✓	✓
<b>EKG:</b> Electrocardiogram screens for heart abnormalities.	Baseline  Every 4 years  Every 3 years	Age 30  ✓  ✓		

### Age appropriate screenings both Men and Women

Checkup and Screenings	When?	Ages 20-39	40-49	50+
<b>TETANUS BOOSTER:</b> Prevents lockjaw.	Every 10 years	✓	✓	✓
<b>RECTAL EXAM:</b> Screens for hemorrhoids, lower rectal problems, colon cancer and prostate cancer (men only).	Every year	✓	✓	✓
<b>HEMOCCULT:</b> Screens the stool for microscopic amounts of blood that can be the first indication of polyps or colon cancer.	Every year		✓	✓
<b>COLORECTAL HEALTH:</b> A flexible scope examines the rectum, sigmoid and descending colon for cancer at its earliest and treatable stages. It also detects polyps, which are benign growths that can progress to cancer if not found early.	Every 3-4 years		✓	✓

<b>SEXUALLY TRANSMITTED DISEASES (STDs):</b> Sexually active adults who consider themselves at risk for STDs should be screened for syphilis, chlamydia and other STDs.	Under physician supervision	✓	✓	✓
<b>CHEST X-RAY:</b> Should be considered in smokers over the age of 45. The usefulness of this test on a yearly basis is debatable due to poor cure rates of lung cancer.	Discuss with a physician		✓	✓
<b>BONE HEALTH:</b> Bone mineral density test. Testing is best done under the supervision of your physician.	Women – Postmenopausal Men – discuss with a physician at age 60			✓

### Age Appropriate Screenings specifically for Women

Checkup and Screenings	When?	Ages 20-39	40-49	50+
<b>BREAST HEALTH:</b> Clinical exam by health provider.	Every year	✓	✓	✓
<b>Mammography:</b> X-ray of breast.	Every 1-2 years Every year		✓	✓
<b>REPRODUCTIVE HEALTH:</b> PAP test / Pelvic exam.	Every 1-3 years after 3 consecutive normal tests. Discuss with your physician.	Age 18	✓	✓
<b>SELF-EXAMS:</b> <b>Breast:</b> To find abnormal lumps in their earliest stages. <b>Skin:</b> To look for signs of changing moles, freckles, or early skin cancer. <b>Oral:</b> To look for signs of cancerous lesions in the mouth.	Monthly by self	✓	✓	✓
<b>ESTROGEN:</b> Peri-menopausal women should consider screening for FSH (follicle stimulating	Discuss with a physician			✓



hormone) and LH (leutenizing hormone) to determine supplemental estrogen therapy need.				
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### Age Appropriate Screenings specifically for Men

Checkup and Screenings	When?	Ages	20-39	40-49	50+
<b>PSA BLOOD TEST:</b> Prostate Specific Antigen is produced by the prostate. Levels rise when there is an abnormality such as an infection, enlargement or cancer. Testing should be done in collaboration with your physician.	Every year			*	✓
<b>SELF-EXAMS: Testicle:</b> To find lumps in their earliest stages. <b>Skin:</b> To look for signs of changing moles, freckles, or early skin cancer. <b>Oral:</b> To look for signs of cancerous lesions in the mouth. <b>Breast:</b> To find abnormal lumps in their earliest stages.	Monthly by self		✓	✓	✓
<b>TESTOSTERONE SCREENING:</b> Low testosterone symptoms include low sex drive, erectile dysfunction, fatigue and depression. Initial screening for symptoms with a questionnaire followed by a simple blood test.	Discuss with a physician			✓	✓

*\*African-American men and men with a family history of prostate cancer may wish to begin prostate screening at age 40, or earlier*

# I Choose a Healthy Lifestyle

## Mindfulness Matters

### **I took time to for mindfulness and meditation most days of the week**

The results found from meditation and mindfulness have been sweeping the nation proving to have a positive effect on almost every practiced individual's health and wellbeing. We strongly recommend a daily meditation practice even if as little as five minutes. If you do so place a ✓ in the corresponding box on your online tracking card. For more information regarding meditation practices (skills, tools and resources) contact your health promotion coordination Tiffany Kari at ext 1551 or [karit@stlouiscountym.gov](mailto:karit@stlouiscountym.gov).

### **I am tobacco free or I completed a cessation course**

About 46 million American adults smoke cigarettes, but most are either actively trying to quit or want to quit. Since 1965, more than 49 percent of all adults who have ever smoked have quit. (*American Heart Association*)

If you are already tobacco free, you can place a ✓ in the corresponding box on your online wellness card. If you participate in a smoking cessation program, including the program offered through the county, you may also place a ✓ in the corresponding box on your wellness card.

## **Blue Cross Blue Shield Smoking Cessation Program**

If you're a Blue Cross member, the quitting tobacco support program can help you take the first step to becoming tobacco-free. Here's what you'll get with the program:

- An initial call to talk about your history of tobacco use and your efforts to quit.
- Four additional calls with a wellness coach at times that work for you.
- A personal quit plan for you.
- A workbook sent to your home with tips to help you stick with the plan and deal with stress and cravings.
- Two additional calls to support you after you complete the program (30 and 90 day follow ups).
- Online tools and resources for support and to track your progress between calls.

### **Quit aids can help, too**

If you want to use a quit aid (patch, gum or lozenge), your wellness coach will help you figure out which would work best for you. Call the customer service number on the back of your member ID card to find out about coverage for any quit aids. Or call toll-free 1-888-662-BLUE (2583). Hours: Mon. – Thurs. 8 a.m. – 8 p.m. CT, Fri. 8 a.m. – 6 p.m. CT.

### **If you're not a member of our health plan:**

You can receive support with quitting through the quitline in your state, if one is available. Call 1-800-QUIT NOW (1-800-784-8669).

### **I have committed to a goal**

If you have committed to a wellness goal, please place a ✓ in the corresponding box on your wellness card if completed. Write in the goal in the space provided.

### **I strength train 2 x a week on average or more**

The American Health Association recommends strength training at least twice per week (three times per week for older adults). Strengthening your muscles gives you the ability to perform everyday activities and helps protect your body from injury and can even significantly reverse aging. Please place a ✓ in the corresponding box on your online wellness card if you weight train at least twice a week.

### **I donated blood**

If you have donated blood this year, please place a ✓ in the corresponding box on your online wellness card.

### **I eat 3 to 5 servings of vegetables and 2 to 4 servings of fruit most days of the week**

If you consume the recommended servings of fruits and vegetables most days of the week, please place a ✓ in the corresponding box on your online wellness card.

### **I utilized NuVantage resources and/or attend support groups or have a support system**

NuVantage is the company we use for our employee assistance program. They offer St. Louis County employees many free services from legal counsel, financial planning and even family or individual counseling. Contact the NuVantage helpline 24 hours a day, 7 days a week by calling 800-577-4727.

Family and friends are also a great support system. If you participate in a

support group and/or have a family/friend support system, please place a ✓ in the corresponding box on your wellness card.

**I exercised at least 150 minutes at an aerobic level at least once a week.**

Investing 150 minutes a week in aerobic exercise – such as walking, bicycling or swimming – can have a drastic effect on your wellbeing helping you live longer and healthier. In fact, aerobic exercise may be the magic bullet you've been looking for. Regular aerobic exercise can:

- **Reduce health risks.** Aerobic exercise reduces the risk of many conditions, including obesity, heart disease, high blood pressure, type 2 diabetes, stroke and certain types of cancer. Weight-bearing aerobic exercises, such as walking, reduce the risk of osteoporosis.
- **Help you manage chronic conditions.** Aerobic exercise helps lower high blood pressure, control blood sugar and relieve chronic muscle pain. If you've had a heart attack, aerobic exercise can help prevent subsequent attacks. Achieving 150 minutes of exercise a week can reduce your chances of developing type 2 diabetes by up to 73%. Note: The 150 should be broken up over the week. Try not to go more than 2 days without activity.
- **Keep excess pounds at bay.** Combined with a healthy diet, aerobic exercise can help you lose weight — and keep it off.
- **Ward off viral illnesses.** Aerobic exercise activates your immune system. This leaves you less susceptible to minor viral illnesses, such as colds and flu.
- **Keep your arteries clear.** Aerobic exercise increases the concentration of high-density lipoprotein (HDL, or "good") cholesterol and decreases the concentration of low-density lipoprotein (LDL, or "bad") cholesterol in your blood. The potential result? Less buildup of plaques in your arteries.
- **Strengthen your heart.** A stronger heart doesn't need to beat as fast. A stronger heart also pumps blood more efficiently, which improves blood flow to all parts of your body.
- **Boost your mood.** Aerobic exercise can ease the gloominess of depression and reduce the tension associated with anxiety, as well as promote relaxation.

- **Increase your stamina.** Aerobic exercise may make you tired in the short term. But over the long term, you'll enjoy increased stamina and reduced fatigue.
- **Stay active and independent as you get older.** Aerobic exercise keeps your muscles strong, which can help you maintain mobility as you get older. Aerobic exercise also keeps your mind sharp. Researchers say that at least 30 minutes of aerobic exercise three days a week can reduce cognitive decline in older adults.

Need more convincing? People who engage in regular aerobic exercise live longer and appear to look younger than those who don't. (*Mayo Clinic*) Research shows exercise can take up to ten years off your real age!

Give yourself a ✓ in the corresponding box if you exercised at least 150 minutes a week at an **aerobic level**. An aerobic level generally means your breathing is rapid and you are able to have a conversation with only slight strain. You begin to perspire after about 5-10 minutes.

### **BlueCross BlueShield Small Group Fitness Training Reimbursement**

All members of the St. Louis County health plan are eligible for the Small Group Fitness Training Reimbursement. That means that you and one other eligible adult in your household, can get up to a \$50 credit toward small group fitness training (1-4 participants in a group) with a certified fitness trainer at a participating club when you work out at least four days per calendar month. That's up to \$100 in credits a month.

All you have to do is show your BlueCross Insurance ID card at a participating fitness center and ask to be enrolled.

Watch for your credit in the mail 60 days later. There is a period of time between the month of the completed workout activity and the month you get credit. For example, if you work out four times in October, it will be verified in November, and credit will occur in December.

Work closely with your fitness center. When you enroll for the program at a participating fitness center, make sure the fitness center has correct information and your activity is tracked each month. Also, you can confirm with your fitness center what their credit schedule is for their members.

We hope you'll take advantage of this program on your way to feeling better about your health!

Find a participating fitness club. You can search for a convenient club using your zip code at our online service center, myBlueCross, at [www.bluecrossmn.com](http://www.bluecrossmn.com). Look for the “fitness discounts” link. You may also contact your fitness center to find out if they participate.

## I Choose a Healthy Community

### **I volunteered for my community**

If you volunteer your time with a charitable organization, give yourself a ✓ in the corresponding box on your online wellness card. Please include what you did in the space provided or attach extra sheets if needed.

For an online resource of volunteer positions please visit the True North Volunteer Center at <http://www.1-800-volunteer.org/1800Vol/true-north/vcindex.do>

### **I donated blood**

If you have donated blood this year, please place a ✓ in the corresponding box on your online wellness card.

### **I raised funds or donated funds in my community**

If you helped to raise funds for a charitable organization or donated funds with your community, give yourself a ✓ in the corresponding box on your online wellness card. Please include who and how much you raised and/or donated in the space provided or attach extra sheets if needed.

### **I performed a Random Act of Kindness**

A random act of kindness is a selfless act performed by a person or persons wishing to help and/or bring a smile an individual. It's also a great reminder of our connection to each other as humans. Research now proves that sprinkling random acts of kindness in throughout that week has a huge impact on our own wellbeing and personal happiness.

If you have performed a random act of kindness, give yourself a ✓ in the corresponding box on your online wellness card. In the space provided, tell us what you did. Please use additional paper if necessary.

### **I shopped at a local Farmers' Market**

St. Louis County values buying local and supporting local markets. We are also passionate about providing employees and community member's with easy access to fresh produce and other goods. Because of that passion we organized our very own farmers' market which kicked

off in June of 2018 referred to as the Civic Center Farmers' Market! The Civic Center Farmers' Market will continue to run annually, June – September in the Civic Center festival space just outside the Duluth Court House. If you attend the Civic Center market and/or other local farmers' markets give yourself a ✓ in the corresponding box on your online wellness card.

**I referred a person new to the “Total Wellness/ Total Transformation” program**

Active employees, spouses, dependents over the age of eighteen, and retirees on our health plan are eligible to participate in this wellness program. If you referred an new eligible participant to the wellness program give yourself a ✓ in the corresponding box on your online wellness card.

## I Choose Financial Wellness

**I participate in the St. Louis County Deferred Compensation programs**

Saving for retirement can sometimes be an overwhelming and daunting task. St. Louis County offers several deferred compensation packages to help you out.

If you already participate in one of the St. Louis County Deferred Compensation programs, place a ✓ in the corresponding box on your online wellness card. For information about participating, please contact Human Resources or visit the Human Resources internet pages and look under “benefits”.

**I participate in the St. Louis County Flexible spending program**

Health care costs and day care costs are a large part of a family budget. By using a flexible spending plan, you have the option to use before-tax dollars for many health and daycare costs. If you already participate in the St. Louis County flexible spending program, place a ✓ in the corresponding box on your online wellness card. For information about participating, please contact Beth Menor in Human Resources at (218) 725- 5056 or visit the Human Resources internet pages and look under “benefits”.

**I put money directly from my paycheck into a savings account**

Did you know that you can have a portion of your paycheck go directly into a savings account? Fill out the direct deposit form with both your

checking and savings account to begin. If you already put part of your paycheck into a savings account, place a ✓ in the corresponding box on your online wellness card.

### **I save money by putting money into other investments or accounts**

If you put money into other investments or accounts, place a ✓ in the corresponding box on your online wellness card.

### **I put at least 10% of my monthly income into investments or other for retirement purposes.**

The 10% savings rule says you should save about 10% of your income for retirement. If you have no idea how much to save, it gives you a starting place, but this is NOT a one-size-fits-all-rule; more of a general guideline that may work for you. Place a ✓ in the corresponding box on your wellness card if you are saving at least 10%.

## **I Choose Healthy Programs/ Events**

### **Training offered by St. Louis County**

Each quarter there are a number of classes offered in the wellness section of the Employee Development training catalog. Any of these courses would fulfill one ✓ on your wellness tracking card. This includes Pre-retirement training and/or financial planning training. Please attach your certificate of attendance or verified training list from self-service to your Wellness card.

Please refer to your employee quarterly training catalog for offerings.

Once a training has been completed from the SLC catalog, place a ✓ in the corresponding box on your online wellness card. Questions contact Beth Menor in Human Resources at (218) 725- 5056 or visit the Human Resources internet pages and look under “benefits”.

In addition, Human Resources provide training on how to use your BCBS benefits effectively throughout the year (includes *Health Plan training*).

Any of these courses would fulfill one ✓ on your wellness tracking card. Please attach your certificate of attendance to your Wellness card.

### **Individual Weight Management programs**

Sometimes we need a little extra help shedding pounds and changing behaviors. There are many great programs in the community that can



help with that. Contact Tiffany Kari, your health promotion coordinator for a full list of options (see contact information located on page 18).

If you participate in any of these or if you maintain your ideal healthy weight, you can place a ✓ in the corresponding box on your online wellness card. Please attach a copy of the program you participated in.

In addition, you are also eligible for up to a \$250 (\$500 per household) annual reimbursement for these programs each year. Here are the guidelines and options for each example program.

- ☐ Join a “approved program”. Your program will need to be pre-approved by Auditors. Check with Tiffany Kari to see if approved.
- ☐ Complete at least six weeks in a program dietary in nature.
- ☐ Turn in receipts showing proof of payment and completion of program.
- ☐ Fill out and turn in a payment voucher (Employee Reimbursement Business and Claim Form) found on the Auditors webpage under forms.
- ☐ To claim your reimbursement, keep your original receipts and attach them to the payment voucher and return to: Laura Prail, GSC room 200.

### **I participated in a St. Louis County Wellness Program Wellness Challenge**

Such as the SLC Biggest Loser, Move or Bust Activity Challenge, Spring into Summer Activity Challenge and/or other County wellness oriented challenges.

We have found a great value in offering motivational challenges over the years providing a healthy focus in a competitive yet fun structure. Also sometimes all we need is a little help directing our focus to reach our goals. Please put one to three ✓ in the corresponding box on your online wellness card.

### **I participated in a fitness event**

Such as a 5k, triathlon, bike event and/or other programs outside of the county such as active leagues including but not limited to curling, bowling, softball, golf, etc. If there are other wellness related programs not in this booklet that you are involved in, please put an ✓ in the corresponding box on your online wellness card.

**I attended the St. Louis County sponsored and coordinated Northland Community Wellness Day event March 28th and/or attend the onsite Health and Benefits fair in November.**

The eleventh annual Northland Community Wellness Day (NCWD) will take place **March 28th** from **10:00am - 2:00pm** at the **Essentia Health Duluth Heritage Center**. We are expecting up to 95 vendors and over 2000 in attendance. Our mission included the promoting of healthy families and communities through education and awareness on health & wellness, public safety, sustainability, and financial literacy.

Our onsite Health and Benefits fair(s) held at Duluth and Virginia worksites in November are also geared to connect you directly with services that enhance your wellbeing and set the stage for a healthy future. Please put an ✓ in the corresponding box on your online wellness card if you attend either of these events.

### **Advance Care Planning**

We also want to stress the importance of having an Advance Care Directive filled out and on file with your health care provider. Having our end of life wishes known and knowing our loved one's wishes is not just a cost saver to all (on average 30% of our life time medical spend is used in our last few weeks of life) but also a huge gift to loved ones during a time of possible crisis, fear, and high stress decision making. Set up an appointment today to learn more about Advance Care Planning and/or help filling out a directive for yourself or loved one. To do so contact: Tiffany Kari at ext. 1551 or [karit@stlouiscountymn.gov](mailto:karit@stlouiscountymn.gov) or Beth Menor at ext. 5056 or [menorb@stlouiscountymn.gov](mailto:menorb@stlouiscountymn.gov). If you have a directive on file and/or once you do, please put an ✓ in the corresponding box on your online wellness card. **This one earns you 50 points!**

### **Contact Information**

If you have questions about any part of this program, please contact Tiffany Kari at 720-1551 or [karit@stlouiscountymn.gov](mailto:karit@stlouiscountymn.gov) or Laura Prail at 726-2133 or [prail@stlouiscountymn.gov](mailto:prail@stlouiscountymn.gov).

You can also visit the Employee Wellness pages on the Human Resources intranet site.